

### Flex Checking - Earn A High Rate AND ATM fee refunds!

Interra Credit Union's premier checking product, Flex Checking, is the most popular account with members.

#### Get the best out of Flex Checking!

- Earn up to 5.00% annual percentage yield<sup>1</sup>
- Get ATM refunds, up to \$25 per monthly cycle.<sup>2</sup>

#### It's so easy to qualify each cycle:

- Post and clear the required debit card transaction purchases each statement cycle.
- Have at least one direct deposit or an ACH auto debit post and clear your account each month.
- Enroll and receive e-Statements. (A valid e-mail address to which we can deliver is required.)<sup>3</sup>
- No monthly service charges when qualifications are met. (The only service charge you may have is a \$2 paper statement fee.)



<sup>1</sup>Annual percentage yield. APYs effective July 1, 2018, and subject to change without notice. Fees may reduce earnings on the account. \$25.00 minimum opening balance. Rate tiers: Bonus Rate 1: 5.00% APY on balances of \$0.01-\$10,000.00 and 50+ debit card purchases per qualification cycle; Bonus Rate 2: 2.00% APY on balances of \$0.01-\$10,000.00 and 20-49 debit card purchases per qualification cycle; Second Tiered Rate: 0.30% APY on balances over \$10,000.00 and at least 20 debit card purchases per qualification cycle; Base Rate: 0.01% APY applies to all balances if qualifications are not met. The monthly statement will reflect a blended APY if you have balances in different tiers. Dividends are variable based on tier and dependent on all qualifications being met. <sup>2</sup>ATM fee refunds up to \$25.00 provided only if qualifications are met within the qualification cycle. Fee refunds are only applied to withdrawals made from the Flex Checking account. ATM surcharges over \$4.99 are not automatically refunded, but may be manually refunded by a credit union representative with the presentation of a receipt within 10 business days following the month that the Flex Checking qualifications were met. <sup>3</sup>There is a \$2.00 paper statement fee.



*Martin Luther King Jr. Day*

All Interra offices will be closed: Monday, January 20, 2020.

### Make Your Move With Interra

Building, buying or refinancing? When it's time to make a move, it's a big deal, personally and financially. It's home. It's about your life and your family. At Interra Mortgage, you're supported by people you know and trust in our communities.

Take advantage of great rates, still at near-historic lows. Interra's originators will help you find the mortgage loan that fits your needs and lifestyle, and will help navigate the smallest of details to make the process as easy as possible for you.<sup>1</sup> You can leverage the Interra advantage, like access to free prequalifications, online or in-person applications, competitive rates and local decisions. Once approved, you can close in as few as 45 days.

Local makes a difference! Interra Mortgage provides local processing, underwriting and closing. For your convenience, the hometown mortgage loan originators are available throughout the credit union's service area. And, you can even make your mortgage payment at any of Interra's 15 offices.<sup>2</sup>

#### Consider the many Interra mortgage options:

- Conventional loans with varied options
- FHA programs
- Construction and bridge loans
- Manufactured home financing

To learn more or apply, go to [Interracu.com/mortgages](http://Interracu.com/mortgages) or visit a local Interra office.

<sup>1</sup>Subject to underwriting approval requirements. <sup>2</sup>In-branch payment is available for most mortgage loans. Equal Housing Lender. NMLS #623379

## Turbo Tax Discounts And Sweepstakes, Too!

Treat yourself to a stress-free tax season! Interra Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast.

### Start TurboTax today for free and be entered to win!

Visit [turbotax.intuit.com/lp/yoy/guarantees.jsp](http://turbotax.intuit.com/lp/yoy/guarantees.jsp) for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

## Save for 2020 Shopping Open a Christmas Club Account

More than 3,200 Interra Credit Union members saved more than \$3 million through the Christmas Club program during the last year. That made for lots of happy and stress-free holiday shoppers!

Get started today! Open an Interra Christmas Club account online at [interracu.com/apply](http://interracu.com/apply) or visit any office. Make it systematic with a regular, consistent deposit, such as every week or every two weeks. Make it automatic by using payroll deposit or a transfer from your Interra checking or regular savings account. These strategies will help you reach your goal.

The money you save in your Christmas Club account will be transferred to your Interra checking or savings account on November 1, just in time for holiday shopping. It's a real stress-reducer!

## Correct Account Numbers Essential for Tax Refunds

To ensure timely deposits of your refunds this tax season, it's essential that you provide your account numbers in an accurate form.

### Deposit to your checking account:

- Interra's routing number is **271291017**.
- Your account number is a set of ten numbers on the bottom of your check.

### Deposit to your savings account.

Enter the routing number, **271291017**; then, enter your savings account number, with no hyphens and no spaces.

If you have questions about direct deposit of your refunds, please call Interra at **574.534.2506** or visit any office.

## Too Many Bills? Skip-a-Payment

Are you overwhelmed with all the expenses that come this time of year? The holiday bills are coming in and cold weather means higher utility costs.

Interra Credit Union may be able to help you out with the Skip-a-Payment program, which allows eligible members to skip a loan payment up to two times per rolling 12-month period (not to exceed six skips per loan).<sup>1</sup>



Secured consumer loans<sup>2</sup> are eligible for the program. If you want to skip a payment, please review all the information, including terms and conditions, and complete a Skip-a-Payment form for each loan. It's easy to access information and the online form at [interracu.com/skip](http://interracu.com/skip).

<sup>1</sup>All Skip-a-Payment requests are subject to approval. <sup>2</sup>Loans not eligible include loans secured by real estate, for example, mortgage or home equity, single payment loans, lines of credit and credit cards.

LOCAL LENDING. COMPETITIVE RATES.

## Need a Ride?



## Auto Loans - Your Way

Take advantage of low rates and great terms with an auto loan from Interra Credit Union. And, for your convenience, apply and close your loan directly at Interra, online, by phone or in-person. Or, you can finance and close your loan at many local new and used car dealerships.

If you have an auto loan financed through another lender, you may get a better deal by refinancing at Interra.

Learn more at [interracu.com/auto](http://interracu.com/auto), call Interra 24/7 or visit any office.

## Disclosures and Updates

### Courtesy Pay

Effective February 1, 2020, those enrolled in Courtesy Pay will be charged \$32.00 per presentment, not per item. If you have any questions, please contact Interra at 574.534.2506.

### Flex Checking - Paper Statement Fee

There is a \$2.00 paper statement fee, per qualification cycle, for those enrolled in Flex Checking.

### To: Holders of Traditional IRA accounts

#### Withholding Notice (form 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Get connected today!



Hours and Locations

Visit [interracu.com/hours-locations](http://interracu.com/hours-locations)

or call **574.534.2506** or **888.432.2848**

AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.

NMLS # 623379

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CREDIT UNION